

AMENDMENTS TO THE SPECIFICATION

Applicant submits that the following amendments to the specification are consistent with the originally filed specification and no new matter has been added.

Please amend the specification by replacing the paragraph entitled “Cross-Reference to Related Applications” beginning at p. 2 line 7 of the specification with the following replacement paragraph:

This application is related to co-pending United States Patent Application Serial No. 09/645,020 entitled "Insurance Incentive Program for Promoting the Purchase or Lease of an Automobile" filed on August 23, 2000, and is further related to co-pending United States Patent Application Serial No. 09/645,794 (US Patent No. 7,349,860) entitled "Insurance Incentive Program Having a Term of Years for Promoting the Purchase or Lease of an Automobile" filed on August 24, 2000, and is further related to co-pending United States Patent Application Serial No. 11/776,512, entitled "Insurance Incentive Program Having A Term Of Years For Promoting The Purchase Or Lease Of An Automobile" filed on July 11, 2007, and is further related to co-pending United States Patent Application Serial No. 11/776,507, entitled "Insurance Incentive Program For Promoting the Purchase or Release of an Automobile After An Expiration of a Lease", filed on July 11, 2007, and is further related to co-pending United States Patent Application Serial No. 11/776,502, entitled "Insurance Incentive Program for Promoting the Purchase or Lease of an Automobile, both assigned to the assignee of the present invention, the entirety of each being incorporated herein by

reference.